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Anthem Blue Cross and Blue Shield
108 Leigus Road
Wallingford, CT 06492



February 7, 2019

Statement
Of
Anthem Blue Cross And Blue Shield
On

Proposed S.B. No. 15 AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR MOTORIZED WHEELCHAIRS AND REPAIRS THERETO. (INS)

Proposed S.B. No. 33 AN ACT CONCERNING HEALTH INSURANCE COVERAGE OF ORALLY AND INTRAVENOUSLY ADMINISTERED PRESCRIPTION DRUGS.

Proposed H.B. No. 5211 AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR SMITH-MAGENIS SYNDROME. (INS) 18. Proposed H.B. No. 5213 AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE FOR HEARING AIDS. (INS)

Proposed H.B. No. 5724 AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE FOR CRANIOFACIAL DISORDERS. (INS)

Good afternoon Senator Lesser, Representative Scanlon and members of the Insurance Committee, my name is Christine Cappiello and I am the Director of Government Relations for Anthem Blue Cross and Blue Shield in Connecticut. I am submitting testimony on Proposed S.B. No. 15 AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR MOTORIZED WHEELCHAIRS AND REPAIRS THERETO. (INS); Proposed S.B. No. 33 AN ACT CONCERNING HEALTH INSURANCE COVERAGE OF ORALLY AND INTRAVENOUSLY ADMINISTERED PRESCRIPTION DRUGS; Proposed H.B. No. 5211 AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR SMITH-MAGENIS SYNDROME. (INS); Proposed H.B. No. 5213 AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE FOR HEARING AIDS. (INS) and Proposed H.B. No. 5724 AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE FOR CRANIOFACIAL DISORDERS. (INS)

We are concerned about SB 15, SB 33, HB 5211, HB 5213 and HB 5724 because they seek to impose a new mandate for all individuals and group policies, potentially including the State of Connecticut State Employees Health Insurance Plan. Mandates remove any choice that employers or individuals might have in purchasing health care. Our goal as a managed care organization is to provide a comprehensive meaningful set of benefits to individuals and employers purchasing our product. How we accomplish this goal changes as the needs and desires of the market changes. Mandating benefits take away the flexibility insurers have in developing products in response to the needs of the marketplace. The cost of mandates may cause the purchasers of health care, specifically employers to stop offering health insurance all together.

STATE OF CONNECTICUT MANDATES

MANDATED PROVIDERS

Nurse-Midwives (ind. 38a-499, group 38a-526) effective 1984
Nurse-Practitioners (ind. 38a-499, group 38a-526) effective 1984
Psychologists (group 38a-514) eff. 1975 (ind.) effective 1-1-00, PA 99-284
Psychiatric Nurses (ind. 38a-499, group 38a-526) effective 1984
Social Workers (group 38a-514(c)(2)) effective 1974 (ind.) effective 1-1-00, PA 99-284
Certified Independent Social Workers (group 38a-514) effective 1990 (ind.) effective 1-1-00, PA 99-284
Dentists (ind. 38a-491, group 38a-517) effective 1975
Optometrists (20-138d) effective 1975
State Veterans' Home & Hospital (ind. 38a-502, group 38a-529) effective 1988
Chiropractors (ind. 38a-507, group 38a-534) effective 1990
Home Health Aides (Medicare Supplemental Policies) (ind. 38a-495, group 38a-522) effective 1986
Physical Therapists (38a-533a(15)) State Comp. statute effective 1975
Residential Treatment Facilities (38a-514) effective 1990
Marriage and Family Therapists (38a-514) effective 1992
Licensed Nonprofit Community Mental Health Center (ind. & group) effective 1-1-00, PA 99-284
Licensed Nonprofit Adult Psychiatric Clinic (ind. & group) effective 1-1-00, PA 99-284
Obstetricians/Gynecologists (ind. 38a-503b, group 38a-530b) effective 1995
Physician Assistants (ind. 38a-499, group 38a-526) effective 1995
Licensed Professional Counselors (individual & group), effective May 26, 2000

MANDATED COVERAGES (BENEFITS)

Substance Abuse

(Inpatient) (group 38a-533) effective 1974 (alcohol), 1990 (substance abuse) (extended to ind. 1-1-00), PA 99-284
(Outpatient) (group 38a-539) effective 1977 (alcohol), 1990 (substance abuse) (extended to ind. 1-1-00), PA 99-284

Parity for Mental or Nervous Conditions (group & ind.) effective 1-1-00, PA 99-284

Mammography (ind. 38a-503, group 38a-530, and Medicare supplement 38a-495) effective 1988

Prosthetic Devices (ind. 38a-504, group 38a-542) effective 1979

Home Health Care (ind. 38a-493, group 38a-520) effective 1975 (1978 - Terminal Patients)

In Vitro Fertilization (group 38a-536) effective 1989 - Offer Only

Ambulance (ind. 38a-498, group 38a-525) effective 1983

Preventive Pediatric (group 38a-535) effective 1989

Dependent Students (ind. 38a-497) effective 1982

Newborn Coverage (ind. 38a-490, group 38a-516) effective 1974

Mentally-Physically Handicapped Children (ind. 38a-489, group 38a-515) effective. 1971

Non-Custodial Children (38a-497a & 46b-84) effective. 1994 & 1987

Conversion and Continuation Privileges (group & ind. 38a-538) eff. 1975,

Comprehensive Rehab Services (group 38a-523) effective 1982 Offer Only

Accidental Ingestion of Controlled Substance (ind. 38a-492, group 38a-518) effective 1975

Tumor/Leukemia Reconstructive Surgery (ind. 38a-504, group 38a-542) effective 1979,
Surgery effective 1997

Extraterritoriality (group 38a-531) effective 1988

Adopted Children (ind. 38a-508, group 38a-549) effective 1991

SB 167 An Act Concerning Benefits For Inpatient Treatment Of Serious Mental Or Nervous Conditions (Public Act 08-125) (Individual and Group) Effective 1-1-09

HB 5696 An Act Requiring Insurance Coverage For Autism Spectrum Disorder Therapies (Public Act 08-132) (Individual and Group) Effective 1-1-09

SB 1484 An Act Concerning The Healthfirst Connecticut And Healthy Kids Initiative (Public Act 07-185) (Individual and Group) Effective: 1-1-09

SB 301 An Act Concerning Health Insurance Coverage For Autism Spectrum Disorders (Public Act 09-115) (Group only) Effective 1-1-10

HB 5023 An Act Requiring Health Insurance Coverage For Wound Care For Individuals With Epidermolysis Bullosa (Public Act 09-51) (Individual and Group) Effective 1-1-10.

HB 6540 An Act Concerning Prescription Eye Drop Refills Public Act 09-136)Effective 1-1-10 (Individual and Group)

HB 5433 N Act Clarifying Health Insurance Coverage For Stepchildren Public Act 09-124)

HB 6802 An Act Concerning Expenditures And Revenue For The Biennium Ending June 30, 2011 (Public Act 09-03) Birth To Three Program:

SB 2051 An Act Implementing The Provisions Of The Budget Concerning Public Health And Making Changes To Various Health Statutes (Signed By Governor) (Public Act 09-03, Special Session). Birth-To-Three Fee And Insurance Increases.

SB 50 An Act Concerning Oral Chemotherapy Treatments Effective Jan 1. 2010. (Individual and Group)

HB 5032 AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR BONE MARROW TESTING. Effective January 1, 2012 (Individual and Group)

HB 6472 AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR OSTOMY SUPPLIES Effective January 1, 2012 (Individual and Group)

SB 1083 AN ACT CONCERNING HEALTH INSURANCE COVERAGE OF PRESCRIPTION DRUGS FOR PAIN TREATMENT, Effective January 1, 2012 (Individual and group)

SB 1240, Sections 147 & 148 AN ACT CONCERNING THE BUREAU OF REHABILITATIVE SERVICES AND IMPLEMENTATION OF PROVISIONS OF THE BUDGET CONCERNING HUMAN SERVICES AND PUBLIC HEALTH, Effective January 1, 2012 (Individual and group)

SB 1240,Sections 150 & 151: AN ACT CONCERNING THE BUREAU OF REHABILITATIVE SERVICES AND IMPLEMENTATION OF PROVISIONS OF THE BUDGET CONCERNING HUMAN SERVICES AND PUBLIC HEALTH, Effective January 1, 2012 (Individual and group)

SB 21 AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR ROUTINE PATIENT CARE COSTS FOR CERTAIN CLINICAL TRIAL PATIENTS, Effective January 1, 2012 (Individual and group)

SB 396 AN ACT CONCERNING INSURANCE COVERAGE FOR THE SCREENING AND TREATMENT OF PROSTATE CANCER AND PROHIBITING DIFFERENTIAL PAYMENT RATES TO HEALTH CARE PROVIDERS FOR COLONOSCOPY OR ENDOSCOPIC SERVICES BASED ON SITE OF SERVICE, Effective January 1, 2012 (Individual and group)

SB 923 AN ACT CONCERNING HEALTH INSURANCE COVERAGE AND CERTAIN CANCER SCREENINGS, Effective January 1, 2012 (Individual and group)

SB 18 AN ACT CONCERNING INSURANCE COVERAGE FOR BREAST MAGNETIC RESONANCE IMAGING AND EXTENDING THE NOTIFICATION PERIOD TO INSURERS FOLLOWING THE BIRTH OF A CHILD, Effective January 1, 2012 (Individual and group)

SB 314 AN ACT CONCERNING MENTAL OR NERVOUS CONDITIONS UNDER THE CONNECTICUT UNFAIR INSURANCE PRACTICES ACT, Effective January 1, 2012 (Individual and group)

SB 12 AN ACT CONCERNING GUIDELINES FOR HEALTH INSURANCE COVERAGE FOR COLORECTAL CANCER SCREENING, Effective January 1, 2013 (Individual and group).

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SB 97 AN ACT CONCERNING GUIDELINES FOR HEALTH INSURANCE COVERAGE FOR BREAST MAGNETIC RESONANCE IMAGING. Effective Upon Passage (Individual and group)

SB 98 AN ACT CONCERNING DEDUCTIBLES AND GUIDELINES FOR COLONOSCOPIES . Effective January 1, 2013 (Individual and group)